Access
News on WCB products, programs, and services

Valuable new resources for preventing MSIs

Musculoskeletal injuries (MSIs) can be prevented if employers and workers are aware of the risks and willing to follow safe work procedures. Two new booklets containing valuable information on how to prevent and reduce MSIs are now available from the WCB: *Understanding the Risks of Musculoskeletal Injury (MSI) — An educational guide for workers on sprains, strains, and other MSIs*, and *Preventing Musculoskeletal Injury (MSI) — A guide for employers and joint committees*.

The seven-step process described in *Preventing Musculoskeletal Injury (MSI) — A guide for employers and joint committees* will guide you in developing and implementing an effective strategy for preventing MSIs in your workplace. The seven steps are:

1. **Consultation:** Consult with your joint health and safety committee or worker health and safety representative during each step in the MSI prevention process.
2. **Education:** Educate workers about the risk factors, signs and symptoms of injury, and potential health effects.
3. **Risk Identification:** Identify jobs that have a high risk of MSI. Then identify the risk factors associated with these jobs.
4. **Risk Assessment:** Assess identified risk factors to determine the degree of risk to workers. Consult with affected workers and a representative sample of other workers who perform the same tasks.
5. **Risk Control:** Implement control measures, where required, to eliminate or minimize the risk to workers.
6. **Training:** Train workers in the use of control measures.
7. **Evaluation:** Evaluate control measures to determine their effectiveness to eliminate or minimize the risk of MSI.

To order these booklets, contact WCB Publications and Videos at **604 276-3068** (toll-free in B.C. **1 800 661-2112**, local **3068**), fax **604 279-7406**, or e-mail **pubvid@wcb.bc.ca**.

Rates announced for 2002

For B.C. employers, the average base premium rate in 2002 will increase by one percent to $2.03 per $100 assessable earnings from 2001.

The average rate is a composite of 91 separate rate groups, or insurance pools, which reflects the cost of injuries in industry sectors. Of 47 rate groups that will receive an increase, 24 groups will be between 0 percent and 10 percent. B.C.'s average rate change compares competitively with other jurisdictions. The average rate for Alberta employers will climb 27.3 percent in 2002 to $1.68, while Ontario's proposed average rate of $2.13 will remain constant.

A comprehensive explanation of 2002 base rates is available on WCB's web site at **www.worksafebc.com**.

Among the features:

- The site lists premium base rates for all industries in 2002.
- Rates are fully searchable. They can be searched alphabetically by industry, or numerically by classification unit.
- An explanation of the WCB's classification and rate-making structure is provided to help employers understand how we set the rates each year.
- The site includes a list of frequently asked questions. These FAQs help to explain the factors contributing to the WCB's determination of 2002 rates.
- Employers can find information about the cost components of each rate group.

In January 2002, the rate site at WorkSafe online™ will be expanded to include additional features:

- Trends and data will be posted for each rate group. Employers will be able to see the cost drivers that have impacted individual rate groups, including the injury rate, number of claims, duration of claims, and total claim costs.
- Search capabilities will be expanded.
- An online premium calculator will be available to assist employers in accurately calculating their assessments.
- The expanded site will also include a new feature: The Scorecard. The Scorecard has been developed to measure the overall performance of individual classification units and rate groups over a five-year period.

For full details on 2002 rates, visit **www.worksafebc.com**.

Changes in 2002

The rate employers must include both shareholder dividends and non-dividend earnings in the calculation of assessable earnings has been pushed forward to 2002. Previously, dividends were only included if they were the only earnings received by a principal.

Beginning January 1, 2002, shareholder dividends must be included in assessable earnings whenever dividends total 50 percent or more of a shareholder's earnings.

What this means is that an active shareholder with T-4 earnings of $15,000 and dividends of $35,000 would be assessed on earnings of $50,000. This is because the dividends represent more than 50 percent of that shareholder's total earnings.

Although this new requirement was slated to go into effect in 2001, its implementation was delayed to give employers more time to adapt to the change.

For information on calculating and reporting shareholder earnings, visit our web site at **www.worksafebc.com**, or contact the Employer Service Centre at **604 244-6181**, toll-free at **1 888 922-2768**.

Maximum assessable earnings to increase

Employers should note that the maximum assessable earnings and the maximum coverage for Personal Optional Protection (POP) insurance amounts will increase January 1, 2002.

The maximum assessable earnings will increase to $59,600 from $58,500, while the maximum Personal Optional Protection insurance will increase to $4,966 per month from $4,875.

Assessable earnings (including wages, salaries, commissions, holiday pay, bonuses, and piecework paid to workers and active shareholders before deductions) are used to determine WCB premiums payable by employers. Personal Optional Protection is workplace insurance available for individuals who are not automatically covered under the Workers Compensation Act. This would include a partner in a non-limited company, an independent operator, or a proprietor and/or their spouse.

For more information about assessable earnings, contact the Employer Service Centre at **604 244-6181**, toll-free at **1 888 922-2768**.

Online registration to be easier

In early 2002, an enhanced Internet application will make registering with the WCB both easy and quick. Although employers can already apply for a WCB registration online, the enhanced application will speed up the process, make registration more user-friendly, and allow employers to register immediately if they are eligible.

Faster than traditional phone registration, the application will allow the majority of employers to register over the Internet by guiding them through a series of interactive screens. Responses to questions will help determine a firm's eligibility to register, its status as an employer, and help it to self-classify. The application will also tell employers the base premium rate that they will pay if their application is accepted. Inline help will be available to guide employers through the application process.

Within one business day of completing the application, the employer will be e-mailed an Internet Registration number. A welcome package and full registration information will follow soon after by mail.

Employers whose applications are more complex will be identified quickly and referred to an employer service representative for assistance.

For more information, contact the Employer Service Centre at **604 244-6181**, toll-free at **1 888 922-2768**.

Time to remit quarterly reports

Employers who remit quarterly are reminded that their Employer Payroll and Contract Labour Report (Form 1810) will be popping up in mailboxes sometime soon.

Forms will be mailed in mid-December and should be returned to the WCB by March 15, 2002.

To complete the form, employers will need their Canada Customs and Revenue Agency Business Number, payroll records, a record of payments to contractors and subcontractors, and the names of workers and active shareholders who earned more than the maximum assessable earnings for the reporting year.

A premium calculator that will help employers accurately complete Form 1810 will be available online at **www.worksafebc.com** in early 2002.

Cost relief project close to completion

Employers who submitted applications for cost relief on "historical" claims (1978-1993) will be pleased to know that the Project will be complete by year-end.

Since the WCB established the Section 39(6)(a) Historical Project in 1995, over 45,000 applications for cost relief have been received. The deadline for one-time applications was October 1998. All outstanding applications will have received a decision or response before December 31, 2001.

The WCB thanks all applicant employers for their patience while the Board dealt with the large volume of requests.

Questions about the Project can be directed to the inquiry desk at **604 207-1488** (toll-free in B.C. at **1 800 621-2112**, local **1488**).

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WorkSafe

WORKERS' COMPENSATION BOARD

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